

Information to identify the case:

Debtor 1	Matthew S. Stuart	Social Security number or ITIN	xxx-xx-7145
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-16721-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Matthew S. Stuart

7/8/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Matthew S. Stuart
Debtor

Case No. 17-16721-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jul 08, 2022

User: admin
Form ID: 3180WJ1

Page 1 of 4
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2022:

Recip ID	Recipient Name and Address
db	#+ Matthew S. Stuart, 167 Sequoya Drive, Berlin, NJ 08009-1445
jdb	#+ Michele Stuart, 167 Sequoya Drive, Berlin, NJ 08009-1445
cr	+ WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
519320354	+ Carrie J. Boyle, Esquire Boyle & Valenti Law, P.C., 1940 Route 70 East, Suite 4, Cherry Hill, NJ 08003-2141
517089700	+ Cordell & Cordell, 1601 Market St., Suite 2230, Philadelphia PA 19103-2325
517089701	+ Katie Quinn, c/o NJ Family Support Center, PO BOX 4880, Trenton NJ 08650-4880
517814758	+ Mary Kate Quinn, 22 Inskeep Court, Cherry Hill, NJ 08003-4404
517223275	+ MaryKate Quinn, 22 Inskeep Court, Cherry Hill NJ 08003-4404
518943388	+ SPECIALIZED LOAN SERVICING, LLC., c/o KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
516744980	+ Wells Fargo, c/o Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road, Mount Laurel, NJ 08054-3437

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 08 2022 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 08 2022 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 08 2022 20:35:00	Midland Credit Management, Inc., PO Box 2011, Warren, MI 48090-2011
516809747	EDI: GMACFS.COM	Jul 09 2022 00:28:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
516744963	+ EDI: GMACFS.COM	Jul 09 2022 00:28:00	Ally Financial, P. O. Box 380901, Bloomington, MN 55438-0901
516744964	+ Email/PDF: bncnotices@becket-lee.com	Jul 08 2022 20:43:33	American Express, PO Box 981537, El Paso, TX 79998-1537
516818561	Email/PDF: bncnotices@becket-lee.com	Jul 08 2022 20:43:29	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517089699	+ Email/Text: bankruptcy@pepcoholdings.com	Jul 08 2022 20:35:00	Atlantic City Electric, PO BOX 13610, Philadelphia PA 19101-3610
516980486	Email/Text: bankruptcy@pepcoholdings.com	Jul 08 2022 20:35:00	Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
516744965	+ EDI: TSYS2	Jul 09 2022 00:28:00	Barclays Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014
516744966	+ EDI: CAPITALONE.COM	Jul 09 2022 00:28:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285

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516932761	Email/PDF: bncnotices@becket-lee.com	Jul 08 2022 20:43:18	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516981451	+ Email/Text: bankruptcy@cavps.com	Jul 08 2022 20:35:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516744967	+ EDI: CITICORP.COM	Jul 09 2022 00:28:00	Citicards CBNA, 701 E 60th Street N, Sioux Falls, SD 57104-0432
516744968	EDI: WFNNB.COM	Jul 09 2022 00:28:00	Comenity Bank/Ann Taylor, PO Box 182789, Columbus, OH 43218-2789
516744969	+ EDI: WFNNB.COM	Jul 09 2022 00:28:00	Comenity Capital/Boscov's, PO BOX 182120, Columbus, OH 43218-2120
516744970	+ EDI: CCS.COM	Jul 09 2022 00:28:00	Credit Collection Service, PO BOX 607, Norwood, MA 02062-0607
516850874	EDI: CRFRSTNA.COM	Jul 09 2022 00:28:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
516744971	EDI: CRFRSTNA.COM	Jul 09 2022 00:28:00	Credit First National Association, PO Box 81315, Cleveland, OH 44181-0315
516744972	EDI: DISCOVER.COM	Jul 09 2022 00:28:00	Discover Financial Service, LLC, PO BOX 15316, Wilmington, DE 19850-5316
516756314	EDI: DISCOVER.COM	Jul 09 2022 00:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516744973	EDI: CRFRSTNA.COM	Jul 09 2022 00:28:00	Firestone, PO Box 81307, Cleveland, OH 44181-0307
516744974	+ EDI: CITICORP.COM	Jul 09 2022 00:28:00	Goodyear/CBNA, PO BOX 6497, Sioux Falls, SD 57117-6497
516744975	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 08 2022 20:34:00	Kohl's/Capital One, PO BOX 3115, Milwaukee, WI 53201-3115
516912561	Email/PDF: resurgentbknofications@resurgent.com	Jul 08 2022 20:42:51	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516957209	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 08 2022 20:35:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516744976	+ Email/Text: bnc@nordstrom.com	Jul 08 2022 20:35:26	Nordstrom/TD Bank, P.O. Box 79137, Phoenix, AZ 85062-9137
516992709	EDI: PRA.COM	Jul 09 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516993149	EDI: PRA.COM	Jul 09 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Goodyear, POB 41067, Norfolk VA 23541
516993048	EDI: PRA.COM	Jul 09 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Mastercard Black, POB 41067, Norfolk VA 23541
516993103	EDI: PRA.COM	Jul 09 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516763262	EDI: Q3G.COM	Jul 09 2022 00:28:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518048779	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 08 2022 20:35:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
519257347	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 08 2022 20:35:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
516746768	+ EDI: RMSC.COM	Jul 09 2022 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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516819587	+ Email/Text: bncmail@w-legal.com	Jul 08 2022 20:35:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516744977	+ EDI: WTRRN BANK.COM	Jul 09 2022 00:28:00	TD Bank/Target Credit Card, 3701 Wayzata Blvd #MS6C, Minneapolis, MN 55416-3440
516744978	+ EDI: CITICORP.COM	Jul 09 2022 00:28:00	The Home Depot/CBNA, PO BOX 6497, Sioux Falls, SD 57117-6497
516865925	+ EDI: AIS.COM	Jul 09 2022 00:28:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516744979	+ EDI: VERIZONCOMB.COM	Jul 09 2022 00:28:00	Verizon Wireless, PO BOX 26055, Minneapolis, MN 55426-0055
516852026	+ EDI: WFHOME	Jul 09 2022 00:28:00	WELLS FARGO BANK, N.A., Wells Fargo Bank, N.A., Default Document Processing, MAC N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
intp	*+	Michele Stuart, 167 Sequoya Drive, Berlin, NJ 08009-1445
cr	*+	SPECIALIZED LOAN SERVICING, LLC, 6200 S Quebec Street, Greenwood Village, CO 80111-4720
518048780	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
519323664	*+	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2022 at the address(es) listed below:

Name	Email Address
Carrie J. Boyle	on behalf of Interested Party Michele Stuart cboyle@b-vlaw.com tking@b-vlaw.com;cvitullo@b-vlaw.com;clerk@b-vlaw.com;cjbef@gmail.com;kgresh@mpadlaw.com;tegner@mpadlaw.com;djamison@mpadlaw.com;lwood@mpadlaw.com;cgetz@mpadlaw.com;carrie.boyle@comcast.net;J.CR73128@
Daniel L Reinganum	on behalf of Debtor Matthew S. Stuart DanielR@McDowellLegal.com tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;reinganumdr62202@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

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Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Jane L. McDonald

on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com

Jennifer R. Gorchow

on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com

Lauren Bielskie

on behalf of U.S. Trustee U.S. Trustee lauren.bielskie@usdoj.gov

Nicholas V. Rogers

on behalf of Creditor WELLS FARGO BANK N.A. nj.bkecf@fedphe.com

Timothy H King

on behalf of Joint Debtor Michele Stuart tking@b-vlaw.com cvitullo@b-vlaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11